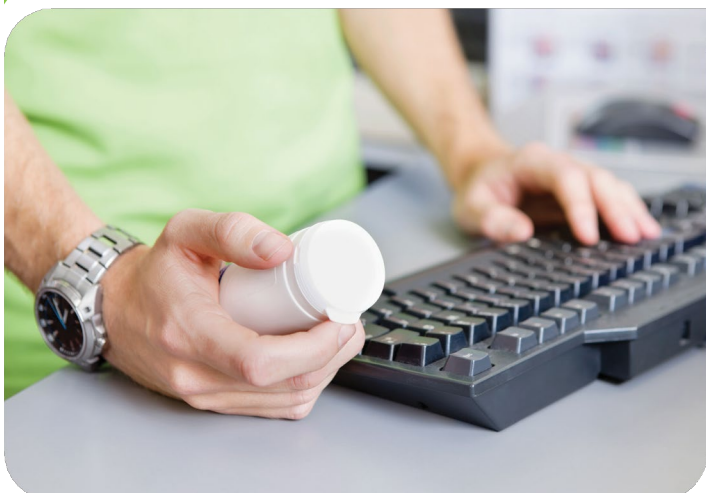


What to know, before you get your medicine – step therapy

Understanding your pharmacy benefits



You may take prescription medicines to stay healthy. You may take some medicines for a short time, like an antibiotic to treat an infection. You may take other medicines all the time to treat conditions like high blood pressure. Either way, it's important to know if step therapy applies before your prescription is filled.

Step therapy

Step therapy is a process where you must try a generic or a lower-cost brand-name medicine, before your plan will cover the higher-priced brand-name or generic medicine. For example, if drug A and drug B both treat your medical condition, your plan may not cover drug B unless you try drug A first. If drug A doesn't work for you, your plan will cover drug B.

Why is step therapy needed?

Generic drugs may give you the same result as brand-name medicines and often cost less. When your doctor decides you need medicine, it's important you both know about other medicines that will work for you.

Many brand-name medicines have generic versions. When the patents for brand-name medicines end, generic versions can be made and approved for sale. The Food and Drug Administration (FDA) requires generic medicines to have the same quality, strength, purity and stability as the brand-name medicine. Generic medicines usually cost 30 – 75 percent less than brand-name medicines. They're the same in:

- Active ingredients
- Dosage
- Safety
- Strength
- Prescribed use
- Purpose

If you've already tried a generic and it didn't help your condition, your doctor can ask Humana to approve the brand-name medicine. Talk with your doctor to find out if a generic medicine is right for you.

How do I find out if my drug requires step therapy?

- **Search online:** Go to **Humana.com** and register for MyHumana, your personal, secure online account. Use our online Drug List search by selecting “Drug Pricing” under “Plan Tools” at the bottom of the page to look up your medicines and find out which ones need step therapy. You also can print a Drug List, look at medicine costs and see if you have other medicine choices.
- **Call us:** You can call the Customer Care number on the back of your Humana member ID card to find out which of your medicines need step therapy.

What is the process used to determine which drugs require step therapy?

Step Therapy may be required for drugs used for conditions with many drug therapy choices recognized as safe and effective. The decision to require step therapy for a drug takes place after careful review of the current evidence-based clinical information.

This review may include the following resources when appropriate:

- FDA-approved product information
- Published clinical practice guidelines
- Published medical literature, including clinical trials and research data
- Nationally recognized drug information compendia
- Consultation with medical professionals

These steps are taken to make sure that the drugs selected and the preferred covered alternative drugs reflect the most current and appropriate drug therapy treatment guidelines.



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